

Certificate Number: 02114-PR-DE-023516048

Bankruptcy Case Number: 1402239



02114-PR-DE-023516048

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on May 31, 2014, at 04:36 o'clock PM EST, Angel Noel Vega Rivas completed a course on personal financial management given by internet by CredAbility, a provider approved pursuant to 11 U.S.C § 111 to provide an instructional course concerning personal financial management in the District of Puerto Rico.

Date: May 31, 2014

By: /s/Eric Dina

Name: Eric Dina

Title: Customer Service